

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Walter Bernard

Case No. 16 B 26741

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2016.
- 2) The plan was confirmed on 12/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2017.
- 5) The case was Dismissed on 09/14/2017.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,403.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$4,403.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,744.82
Court Costs	\$0.00
Trustee Expenses & Compensation	\$206.93
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$2,951.75**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP	Unsecured	1,832.00	1,797.95	1,797.95	0.00	0.00
Bank Of America	Unsecured	6,222.00	6,222.71	6,222.71	0.00	0.00
Barclays Bank Delaware	Unsecured	4,916.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	8,575.00	8,575.43	8,575.43	0.00	0.00
Becket & Lee	Unsecured	1,073.00	1,073.54	1,073.54	0.00	0.00
Becket & Lee	Unsecured	3,039.00	3,039.58	3,039.58	0.00	0.00
Blackwell Consulting	Unsecured	25,000.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	11,346.00	11,346.43	11,346.43	0.00	0.00
Capital Accounts	Unsecured	1,499.00	NA	NA	0.00	0.00
Cbe Group	Unsecured	310.00	NA	NA	0.00	0.00
Chase Card Services	Unsecured	7,651.00	NA	NA	0.00	0.00
Chase Card Services	Unsecured	9,256.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	777.00	777.00	0.00	0.00
Cook County Treasurer	Secured	10,579.00	1,220.45	1,220.45	881.60	0.00
Cook County Treasurer	Secured	6,836.00	2,080.71	2,080.71	569.65	0.00
Department Of Education	Unsecured	47,253.00	49,181.98	49,181.98	0.00	0.00
Discover Financial Services	Unsecured	13,835.00	13,835.11	13,835.11	0.00	0.00
Illinois Bell Telephone Company	Unsecured	0.00	718.65	718.65	0.00	0.00
JP Morgan Chase Bank NA	Secured	140,717.00	140,556.37	140,556.37	0.00	0.00
JP Morgan Chase Bank NA	Secured	3,108.35	3,474.38	3,108.35	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	7,225.00	6,499.97	6,499.97	0.00	0.00
Northwest Collectors	Unsecured	200.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,073.00	1,419.24	1,419.24	0.00	0.00
Portfolio Recovery Associates	Unsecured	21,453.00	18,500.63	18,500.63	0.00	0.00
Resurgent Capital Services	Unsecured	20,367.00	20,367.17	20,367.17	0.00	0.00
Source Receivables Mng	Unsecured	345.00	NA	NA	0.00	0.00
Toyota Motor Credit Corporation	Secured	11,150.00	10,679.41	10,679.41	0.00	0.00
Us Bk Rms Cc	Unsecured	4,763.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$140,556.37	\$0.00	\$0.00
Mortgage Arrearage	\$3,108.35	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,679.41	\$0.00	\$0.00
All Other Secured	\$3,301.16	\$1,451.25	\$0.00
<b>TOTAL SECURED:</b>	<b>\$157,645.29</b>	<b>\$1,451.25</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$143,355.39</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,951.75</u>
Disbursements to Creditors	<u>\$1,451.25</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,403.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/29/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.